

<i>SERFF Tracking Number:</i>	<i>AEGB-127621939</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49986</i>
<i>Company Tracking Number:</i>	<i>IPO02, OPR01</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>IPO02, OPR01</i>		
<i>Project Name/Number:</i>	<i>Income Protection Rider; Overloan Protection Rider/L018</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: IPO02, OPR01

TOI: L09I Individual Life - Flexible Premium

Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: AEGB-127621939 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num: 49986

Closed

Co Tr Num: IPO02, OPR01

State Status: Approved-Closed

Reviewer(s): Linda Bird

Author: Joanne Nolte

Disposition Date: 10/12/2011

Date Submitted: 10/07/2011

Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Income Protection Rider; Overloan Protection Rider

Project Number: L018

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Concurrently

Submitted

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 10/12/2011

State Status Changed: 10/12/2011

Deemer Date:

Created By: Joanne Nolte

Submitted By: Joanne Nolte

Corresponding Filing Tracking Number: TLIC:

30822720, 30822730, 30822760, 30822770,
3Y111310

Filing Description:

Commissioner of Insurance

Arkansas Insurance Division

Compliance - Life/Health

1200 West Third Street

Little Rock, AR 72201-1904

SERFF Tracking Number: AEGB-127621939 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 49986
Company Tracking Number: IPO02, OPR01
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: IPO02, OPR01
Project Name/Number: Income Protection Rider; Overloan Protection Rider/L018

Re: Transamerica Life Insurance Company NAIC #468-86231

Form Numbers:

IPO02 – Income Protection Option (a Fixed Settlement Endorsement)

OPR01 – Overloan Protection Rider

Dear Sir/Madam:

Please find attached copies of the above referenced forms. These are new forms and are not intended to replace any forms previously approved by your Department. These forms have been submitted in final printed form in which they will be distributed to the Insureds. These forms are subject to only minor modifications in paper size and stock, ink, border, Company logo, Company address, adaptation to computer printing, and Officers' signatures.

These riders will be used with policy forms IUL04 AR and IUL05 AR, which was previously approved by your Department on May 11, 2011.

Income Protection Option (a Fixed Settlement Endorsement) – This endorsement, when elected at issue, provides fixed monthly payments based on a guaranteed interest rate declared by the company, not to be less than 1%. The current rate of interest will be determined at the time of settlement, but will not be less than the company declared rate at the time of policy issue.

Overloan Protection Rider – This rider prevents the policy from lapsing due to excessive loans. If the rider is exercised while the conditions for exercise are met, the policy becomes a Reduced Paid Up policy guaranteed not to lapse.

Should you have any questions or need any additional information, please do not hesitate to contact me. Thank you.

Sincerely,

Joanne D. Nolte
Policy Analyst
Contract Development
Ph: (515) 339-7519
Fax: 319-355-2501
Joanne.nolte@transamerica.com

Company and Contact

SERFF Tracking Number:	AEGB-127621939	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	49986
Company Tracking Number:	IPO02, OPR01		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	IPO02, OPR01		
Project Name/Number:	Income Protection Rider; Overloan Protection Rider/L018		

Filing Contact Information

Joanne Nolte, Analyst	jnolte@aegonusa.com
4333 Edgewood Rd. NE	515-339-7519 [Phone]
MS 2225	319-355-2501 [FAX]
Cedar Rapids, IA 52499	

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road, NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$50 per form x 2 forms = \$100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$100.00	10/07/2011	52605583

SERFF Tracking Number:	AEGB-127621939	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	49986
Company Tracking Number:	IPO02, OPR01		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	IPO02, OPR01		
Project Name/Number:	Income Protection Rider; Overloan Protection Rider/L018		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/12/2011	10/12/2011

<i>SERFF Tracking Number:</i>	<i>AEGB-127621939</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>IPO02, OPR01</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>IPO02, OPR01</i>		
<i>Project Name/Number:</i>	<i>Income Protection Rider; Overloan Protection Rider/L018</i>		

Disposition

Disposition Date: 10/12/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AEGB-127621939	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	49986
Company Tracking Number:	IPO02, OPR01		
TOI:	L09I Individual Life - Flexible Premium	Sub-TOI:	L09I.001 Single Life
	Adjustable Life		
Product Name:	IPO02, OPR01		
Project Name/Number:	Income Protection Rider; Overloan Protection Rider/L018		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Flesch Score		Yes
Supporting Document	Actuarial materials		No
Supporting Document	Statement of Variable Materials		Yes
Form	Income Protection Option (a Fixed Settlement Endorsement)		Yes
Form	Overloan Protection Rider		Yes

SERFF Tracking Number: AEGB-127621939 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 49986

Company Tracking Number: IPO02, OPR01

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

Product Name: IPO02, OPR01

Project Name/Number: Income Protection Rider; Overloan Protection Rider/L018

Form Schedule

Lead Form Number: IPO02

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IPO02	Certificate	Income Protection Amendmen Option (a Fixed t, Insert Settlement Page, Endorsement) Endorseme nt or Rider	Initial		50.500	IPO02 (T).pdf
	OPR01	Certificate	Overloan Protection Amendmen Rider t, Insert Page, Endorseme nt or Rider	Initial		50.300	OPR01 (T).pdf



Transamerica Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office:
[4333 Edgewood Rd NE
Cedar Rapids, IA 52499]
[(800) 238-4302]

(Referred to as the Company, we, our or us)

INCOME PROTECTION OPTION
(a Fixed Settlement Endorsement)

We have issued this endorsement as a part of the policy to which it is attached. Except as otherwise specifically set forth below, it is subject to all of the terms of the policy.

Endorsement Benefit Upon the death of the Insured while this endorsement is in effect, we will pay the policy's death benefit in the manner stated below, instead of as set forth in the Base Policy. Prior to the Insured's death, you may cancel this endorsement or make policy changes that affect the amount of the Designated Payments.

This endorsement provides for the payment of all or a portion of the policy's death benefit in installments following the death of the Insured. The amounts, frequency and duration of such installments as of the effective date of this endorsement are stated in the Policy Data. The Beneficiary may not alter the payment plan you select.

Definitions

Beneficiary is the person(s) entitled to receive the death benefit on the death of the Insured under the terms of the policy.

Base Policy means the policy without regard to this endorsement and without regard to any riders or other endorsements.

Designated Payment means a payment or payments based on the Total Face Amount as designated by you. They are set forth in the Policy Data as:

1. An initial lump sum ("initial lump sum"); and/or
2. Monthly payments for a Guaranteed Period ("fixed monthly payment"); and/or
3. A final lump sum at the end of the Guaranteed Period ("final lump sum").

Designated Payment amounts shown in the Policy Data are based on the Total Face Amount as of the effective date of this endorsement. Total Face Amount may be adjusted due to policy changes. If this occurs, the Designated Payments will be adjusted. You may also request changes to the Designated Payments by sending us a Written Request. If we agree to your request the Designated Payments will be adjusted. Adjusted Designated Payments will be the amounts paid whether or not the Policy Data has been updated to reflect such adjustments.

Guaranteed Annual Interest Rate is the interest rate applicable to this endorsement and is shown in the Policy Data.

Guaranteed Period is the period in years during which the fixed monthly payments, if elected, will be paid. It is also the period in years before the final lump sum payment, if elected, will be paid. The Guaranteed Period begins on the Insured's date of death and is stated in the Policy Data.

Insured means the Insured under the policy to which this endorsement is attached. In the event the policy provides coverage on a joint and last survivor basis, references to Insured mean the survivor.

Total Face Amount means the sum of:

1. The Face Amount of the Base Policy; plus
2. The amounts payable under any riders to the base policy on account of the death of the Insured, excluding riders providing benefits for accidental death.

Payout of Designated Payments

Upon the Insured's death, we will pay the Designated Payments, adjusted as provided in this endorsement. If the policy's death benefit is greater than the Total Face Amount, the excess will be paid as a lump sum in addition to any initial lump sum payment amount. If the death benefit is less than the Total Face Amount, all Designated Payment amounts will be proportionately reduced.

1. We will pay any initial lump sum when we determine that the policy's death benefit is payable.
2. Fixed monthly payments will be paid retroactively to the date of the Insured's death at the same time as the initial lump sum. Fixed monthly payments will continue thereafter for the remainder of the Guaranteed Period.
3. The final lump sum will be paid at the end of the Guaranteed Period.

Adjustments to Total Face Amount

Total Face Amount is initially determined as of the effective date of this endorsement. Total Face Amount is recalculated as of the date of any policy change or other transaction that increases or decreases the prior Total Face Amount.

If the Total Face Amount is reduced as a result of an accelerated death benefit rider and/or living benefit rider claim payment, or due to any other change or transaction that results in a reduction of the Total Face Amount upon which the Designated Payments were based, then each Designated Payment will be proportionately reduced.

Interest Adjustment to Designated Payments

At the time of the Insured's death, we will adjust the amount of the fixed monthly payments to reflect our then-current interest rate for a fixed monthly settlement option of the same type and for the same duration as the Guaranteed Period if that current rate is greater than the Guaranteed Annual Interest Rate. The interest rate applicable to fixed monthly payments will thereafter remain fixed through the Guaranteed Period.

We will adjust the final lump sum payment to reflect our current interest rate for benefits deposited with interest if that current rate is greater than the Guaranteed Annual Interest Rate. Adjustments to reflect the current interest rate will be made at the death of the Insured and during the Guaranteed Period, as the current rate for benefits deposited with interest may vary during that time. The interest rates used to determine the final lump sum will never be less than the Guaranteed Annual Interest Rate.

Multiple Beneficiaries

If multiple Beneficiaries are entitled to payment of the death benefit under the policy, this endorsement will apply to all Beneficiaries. Unless otherwise specified, each Designated Payment will be proportionately split among all Beneficiaries. If a proportionately split Designated Payment results in fixed monthly payments of less than \$50 per month for any person, we may change the payment frequency for that person.

Assignees and Estates

Any death benefit amount payable to an assignee or an estate will be made in a lump sum, and if the remaining death benefit is less than the Total Face Amount the Designated Payments will be proportionately reduced.

Beneficiary Death

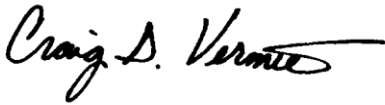
After the Insured's death, a Beneficiary of a Designated Payment (other than the initial lump sum payment) may name one or more successor beneficiaries to receive remaining Designated Payments payable to such Beneficiary in the event of the Beneficiary's death.

If a Beneficiary dies prior to the due date of a Designated Payment, any successor beneficiary named will receive that payment and any remaining Designated Payments due to that Beneficiary. If more than one successor beneficiary is named, we will pay any remaining Designated Payments to the named successor beneficiaries proportionately unless the Beneficiary specified otherwise. If a successor beneficiary is not named (or if the named successor beneficiary predeceases the Beneficiary), we will pay the commuted value of the remaining Designated Payments to the Beneficiary's estate. The commuted value of the fixed monthly payments will be calculated at the greater of the Guaranteed Annual Interest Rate or the rate used in determining the fixed monthly payments. The commuted value of the final lump sum payment will be the portion of the Total Face Amount reflected in the final lump sum payment at the time of the Insured's death together with interest accrued under this endorsement to the date of the Beneficiary's death.

Termination

Prior to the Insured's death, you may cancel this endorsement by sending us a Written Request.

Signed for us at our home office and effective on the Policy Date of the policy to which this endorsement is attached unless we inform you in writing of a different date.



Secretary



President



Transamerica Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office:
[4333 Edgewood Rd NE]
[Cedar Rapids, IA 52499]
[(800) 238-4302]

(Referred to as the Company, we, our or us)

OVERLOAN PROTECTION RIDER

We have issued this rider as a part of the policy to which it is attached. Except as otherwise specifically set forth below, it is subject to all of the terms of the policy.

Rider Benefit

You may use this rider to prevent the policy from Lapsing in the event the policy meets the conditions below. If you exercise this benefit, the policy will become a paid-up policy as set forth below and will not Lapse. Benefits of this rider are subject to the provisions of the policy and this rider.

Exercising the Rider Benefit

If you are eligible to elect paid-up insurance under the conditions of this rider, you may exercise the Rider Benefit by sending a Written Request to our Administrative Office. If the policy has entered a grace period, we will mail you a notice of eligibility and the following will apply:

1. We will mail the notice at least 31 days prior to the end of the grace period. Your Written Request must be postmarked by the end of the grace period and while the insured is alive.
2. If our notice is sent less than 31 days prior to the end of the grace period, your Written Request must be postmarked within 30 days of the date of your receipt of the notice and while the insured is alive.

Conditions

The following conditions must be met at the time we receive your Written Request to exercise the Rider Benefit:

1. The policy must have been In Force for at least 15 Policy Years.
2. The Insured must be at least Age 75, but not older than Age 120.
3. The sum of all withdrawals taken from the policy must not be less than the total premiums paid.
4. The Loan Balance must exceed the Face Amount of the policy.
5. There must be sufficient Policy Value to cover the charge for this rider. The Loan Balance must not exceed 99.9% of the Policy Value after deduction of the charge for this rider.
6. Exercising the Rider Benefit must not cause the policy to violate the Guideline Premium Test under Section 7702 of the Internal Revenue Code, as amended, at any duration and must not cause the policy to become a Modified Endowment Contract under Section 7702A of the Internal Revenue Code, as amended.
7. The sum of the guideline level premiums, as defined for purposes of Section 7702 of the Internal Revenue Code, as amended, cannot become negative at any time.
8. The Death Benefit Option must be Level. If it is not, we will treat your Written Request as a request to change the Death Benefit Option to Level.

Charge for this Rider

There is no charge for this rider unless you choose to exercise the Rider Benefit.

If the Rider Benefit is exercised, we will assess a one-time charge. The one-time charge will be a percentage of the Policy Value as shown below, based on the Insured's Age as of the date the Rider Benefit is exercised.

Age	Percentage
75 - 90	5%
91	4%
92	3%
93	2%
94 -120	1%

Effect of Exercising the Rider Benefit Once the Rider Benefit has been exercised and the policy has become a paid-up policy, the following will apply:

1. The Face Amount of the paid-up policy will be the remaining Policy Value multiplied by the applicable Death Benefit Factor shown in the Policy Data for the Age of the Insured as of the date the Rider Benefit is exercised.
2. If your policy Death Benefit Option is not Level when we receive your Written Request to exercise the Rider Benefit, we will change the Death Benefit Option to Level when the Rider Benefit is exercised and change the Face Amount to the amount stated in paragraph 1.
3. All other riders attached to the policy will terminate.
4. All remaining Policy Value, not in the loan reserve, will be transferred to the Basic Interest Account.
5. Monthly Deductions and Index Account Monthly Charges will cease immediately upon our completion of the exercise of the Rider Benefit.
6. No further policy activity, including premium payments, withdrawals, surrenders, transfers, changes to the Death Benefit Option, or increases or decreases to the Face Amount, will be allowed.
7. No further loans will be allowed, but loan interest will continue to accrue and you may continue to repay any interest or principal.

Your election to exercise the Rider Benefit is irrevocable. When the Rider Benefit is exercised we will mail you a notice which outlines the effect on the policy.

Non-Convertible

This rider is not convertible.

Reinstatement

If the policy is reinstated, this rider may be reinstated at the same time.

Consideration

We have issued this rider in consideration of the application and payment of the premiums.

No Dividends Are Payable

This rider does not participate in our profits or surplus.

Nonforfeiture Value

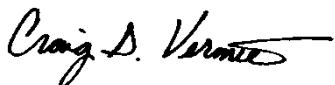
This rider does not have cash values or loan values.

Termination


This rider will terminate on the earliest of the following dates or events:

1. The date the policy terminates;
2. The next Monthly Policy Date following the date you request termination of this rider;
3. The death of the Insured;
4. The date the policy is surrendered or continued under any nonforfeiture option;
5. The Policy Anniversary at the Insured's Age 121;
6. The date the policy becomes a Modified Endowment Contract under Section 7702A of the Internal Revenue Code, as amended.

Signed for us at our Administrative Office and effective on the Policy Date of the policy to which this rider is attached.

[]

[Secretary]

[]

[President]

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	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>IPO02, OPR01</i>		
<i>Project Name/Number:</i>	<i>Income Protection Rider; Overloan Protection Rider/L018</i>		

Supporting Document Schedules

Item Status:	Status
	Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR - Rule and Regulation 19.pdf
 AR - Cert of Regulation 49.pdf
 AR - Cert of Compliance 23-79-138.pdf
 AR - Bulletin 11-83.pdf
 AR - Cert of Regulation 34.pdf

Item Status:	Status
	Date:

Satisfied - Item: Application

Comments:

These riders will be used with applications L 114 1207 AR which was approved by the AR DOI on January 7, 2008 and supplemental application SAIUL1208T which was approved June 4, 2009.

Item Status:	Status
	Date:

Bypassed - Item: Health - Actuarial Justification

Bypass Reason: N/A as this is a life filing.

Comments:

Item Status:	Status
	Date:

Bypassed - Item: Outline of Coverage

Bypass Reason: N/A as this is a life filing.

Comments:

Item Status:	Status
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Product Name: IPO02, OPR01
Project Name/Number: Income Protection Rider; Overloan Protection Rider/L018

Date:

Satisfied - Item: Flesch Score

Comments:

Attachment:

Flesch Score.pdf

Item Status:

Status

Date:

Satisfied - Item: Actuarial materials

Comments:

Attachments:

IPO02 Actuarial Memo.pdf

OPR01_ Demo_100611.pdf

Item Status:

Status

Date:

Satisfied - Item: Statement of Variable Materials

Comments:

Attachment:

Statement of Variability.pdf

TRANSAMERICA LIFE INSURANCE COMPANY

**RULE AND REGULATION 19
STATE OF ARKANSAS**

Form Number: IPO02, OPR01

Date: September 23, 2011

I hereby certify that the accompanying life product is in compliance with Rule and Regulation 19.

Cheryl Bock

Cheryl Bock, Assist. Vice President Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

CERTIFICATION OF REGULATION 49
STATE OF ARKANSAS

Form Number: IPO02, OPR01

Date: September 23, 2011

This is submitted in Compliance with Regulation 49 of the Arkansas Insurance Code.

I hereby certify that the accompanying life product is in compliance with Regulation 49 in that a Life and Health Guaranty Association notice will be given to each policy owner at the time of issue.

Cheryl Bock

Cheryl Bock, Assist. Vice President Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

**CERTIFICATION OF
ARKANSAS INSURANCE CODE
23-79-138**

Policy Number: IPO02, OPR01

Date: September 23, 2011

I hereby certify that the accompanying life product is in compliance with Arkansas Insurance Code 23-79-138.



Digitally signed by CBock
DN: cn=CBock, c=US
Date: 2008.02.28 13:46:12
-06'00'

Cheryl Bock, Assistant Vice President, Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

**BULLETIN 11-83
STATE OF ARKANSAS**

Form Number: IPO02, OPR01

Date: September 23, 2011

I hereby certify that the accompanying life product is in compliance with Bulletin 11-83.

Cheryl Bock

Cheryl Bock, Assist. Vice President Contract Development

STATE OF ARKANSAS REGULATION 34

Form Number: IPO02, OPR01

Date: September 23, 2011

We certify that to the best of our knowledge and belief, we are in compliance with Arkansas Rule and Regulation 34 regarding Universal Life products.



Digitally signed by CBock
DN: cn=CBock, c=US
Date: 2008.03.11 13:30:56
-05'00'

Cheryl Bock, Assistant Vice President Contract Development

FLESCH READABILITY CERTIFICATION

Form Number (may vary by state)

IPO02
OPR01

Flesch Score

50.5
50.3

I certify that the machine scored Flesch Readability score(s) for the above mentioned form(s) is/are accurate.



Cheryl Bock
Assistant Vice President

9/30/11
Date

STATEMENT OF VARIABILITY

IPO02 – Income Protection Option (a Fixed Settlement Endorsement)

OPR01 – Overloan Protection Rider

We have bracketed the variable items in these riders. No change in variability will be made which in any way expands the scope of the wording. We reserve the right to correct, at any time, any and all typographical errors that do not impact benefits or intent of language.

IPO02 – Income Protection Option (a Fixed Settlement Endorsement)

1. **Administrative Office** (page 1): This may change to another location in the future.
2. **Telephone Number** (page 1): This may change to another number in the future.
3. **Secretary and President Signatures** (page 3): These may change to new signatures in the future.

OPR01 – Overloan Protection Rider

1. **Administrative Office** (page 1): This may change to another location in the future.
2. **Telephone Number** (page 1): This may change to another number in the future.
3. **Secretary and President Signatures** (page 3): These may change to new signatures in the future.